

03-Jul-96  
03:05 PM  
SCHBD06.WK3

**ST.CHRISTOPHER'S HOSPITAL FOR CHILDREN  
PROVISION FOR BAD DEBT  
For the Month of June 1996**

CODE	FINANCIAL CLASS	NOT BILLED											BILLED & UNBILLED TOTAL	BILLED TOTAL
			0-30	31-60	61-90	91-120	121-180	181-180	181-160	>160				
<b>FACILITY TOTALS</b>														
A	OUTSIDE LAB ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	20,721	377,887 8.05% 30,416	398,608 ✓ 31,970
B	BLUE CROSS ALLOWANCE PERCENT REQUIRED ALLOWANCE	ERR	0	(10,464) 2.31% (242)	0	ERR	0	ERR	0	ERR	0	4,224,857 8.09% 341,940	2,837,596 17.49% 498,363	7,051,989 ✓ 838,061
C	CONTRACT PAYOR ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	2,918	15,905 50.00% 1,459	18,823 ✓ 7,952
D	DPA (O/P) ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	866 1.44% 12	n/a	0	n/a	0	n/a	0	0	489,872 1.15% 5,634	678,481 2.65% 17,952	1,169,228 ✓ 23,598
E	HEALTH PASS ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	324 1.55% 5	n/a	0	n/a	0	n/a	0	0	726,464 15.63% 113,547	316,984 7.05% 22,351	1,043,771 ✓ 135,903
F	NJ MEDICAID ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	(115) 3.95% (5)	n/a	0	n/a	0	n/a	0	0	318,470 40.25% 128,197	990,525 77.11% 763,801	1,308,880 ✓ 891,993
G	NO FAULT ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	74 16.75% 12	n/a	0	n/a	0	n/a	0	0	16,931 26.03% 4,407	31,063 48.06% 14,928	48,069 ✓ 19,347
H	OTHER HMO ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	341 1.77% 6	n/a	0	n/a	0	n/a	0	0	451,830 7.36% 33,273	141,392 18.53% 28,203	593,563 ✓ 59,483
I	DEL VAL HMO ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	0	n/a	0	n/a	0	n/a	0	0	0	96 30.00% 0	96 ✓ 29
J	DELAWARE MEDICAID ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	104,288 42.01% 43,812	97,820 76.55% 74,879	202,108 ✓ 118,691
K	NJ BLUE CROSS O/P ALLOWANCE PERCENT REQUIRED ALLOWANCE	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	19,802 1.94% 0	22,024 1.94% 384	41,826 ✓ 811

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**For the Month of June 1998**

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	>360	BILLED & UNBILLED	BILLED TOTAL
											TOTAL	
<b>FACILITY TOTALS</b>												
L	MCP CARE ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	0 n/a	0 n/a	0 n/a	0 n/a	0 n/a	0 n/a	(1,403) 49.19%	439,289 87.01%	437,886 ✓	437,886 ✓
M	MEDICARE ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	(141) -3.39%	0 5	0 n/a	0 n/a	0 n/a	0 n/a	(690) 2.37%	382,214 1.99%	381,524 ✓	381,524 ✓
N	INSURANCE ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	(153,875) 9.86%	0 n/a	0 n/a	0 n/a	0 n/a	0 n/a	659,602 5.92%	203,175 11.27%	708,902 ✓	708,902 ✓
P	SELF PAY ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	38,239 59.74%	0 n/a	0 n/a	0 n/a	0 n/a	0 n/a	764,171 73.98%	(218,424) 90.00%	583,986 ✓	583,986 ✓
Q	HEALTH PARTNER ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	2,488 2.28%	0 57	0 n/a	0 n/a	0 n/a	0 n/a	1,577,117 22.21%	672,659 -5.40%	2,252,283 ✓	2,252,283 ✓
R	POLICE & FIRE ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	424 2.00%	0 8	0 n/a	0 n/a	0 n/a	0 n/a	239 2.00%	31,165 24.38%	31,828 ✓	31,828 ✓
S	O/P STATE PROG ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	1 1.40%	0 0	0 n/a	0 n/a	0 n/a	0 n/a	137,921 49.54%	25,748 1.40%	163,670 ✓	163,670 ✓
T	MEDICAL ASST ALLOWANCE PERCENT REQUIRED ALLOWANCE	0 n/a	(6,758) 0.64%	0 n/a	0 n/a	0 n/a	0 n/a	0 n/a	2,805,457 32.67%	1,108,263 70.77%	3,906,962 ✓	3,906,962 ✓
		0 (43)		0	0	0	0	0	816,629 784,291	784,291	1,700,878	1,700,878

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<b>CODE</b>	<b>FINANCIAL CLASS</b>	<b>NOT BILLED</b>	<b>0-30</b>	<b>31-60</b>	<b>61-90</b>	<b>91-120</b>	<b>121-150</b>	<b>151-180</b>	<b>181-360</b>	<b>&gt;360</b>	<b>BILLED &amp; UNBILLED TOTAL</b>	<b>BILLED TOTAL</b>		
			<b>FACILITY TOTALS</b>											
<b>U</b>	<b>HMO ALLOWANCE PERCENT REQUIRED ALLOWANCE</b>	n/a	0 -12.40%	(16) 2	n/a 0	0 n/a	0 0	0 n/a	0 0	0 n/a	1,784,845 6,58% 117,447	558,430 7.34% 40,984	2,343,059✓ 158,433	2,343,059
<b>V</b>	<b>TITLE V ALLOWANCE PERCENT REQUIRED ALLOWANCE</b>	n/a	0 0	n/a 0	0 n/a	0 0	0 n/a	0 0	0 n/a	0 0	319 3.40% 11	974 3.40% 33	1,293✓ 44	1,293
<b>W</b>	<b>CHAMPUS ALLOWANCE PERCENT REQUIRED ALLOWANCE</b>	n/a	0 0	162 4.90% 8	n/a 0	0 n/a	0 0	0 n/a	0 0	0 n/a	626,190 13.99% 87,820	46,002 18.00% 8,282	672,354✓ 95,910	672,354 95,910
<b>X</b>	<b>PENDING MA ALLOWANCE PERCENT REQUIRED ALLOWANCE</b>	n/a	0 0	36,353 70.00% 25,447	n/a 0	0 n/a	0 0	0 n/a	0 0	0 n/a	195,850 74.54% 145,989	4,609 17.64% 813	236,811✓ 172,249	236,811 172,249
<b>Y</b>	<b>KEYSTONE EAST ALLOWANCE PERCENT REQUIRED ALLOWANCE</b>	n/a	0 0	11 1.58% 0	n/a 0	0 n/a	0 0	0 n/a	0 0	0 n/a	1,120,844 6.44% 72,133	669,388 13.90% 93,027	1,790,342✓ 165,160	1,790,342 165,160
<b>Z</b>	<b>CHARITY CARE ALLOWANCE PERCENT REQUIRED ALLOWANCE</b>	n/a	0 0	0 n/a	0 0	0 n/a	0 0	0 n/a	0 0	0 n/a	41,960 100.00% 41,960	(8,240) 100.00% (8,240)	33,720✓ 33,720	33,720 33,720
<b>***TOTAL FACILITY A/R BAL</b>		0	(92,087)✓		0	0	0	0	0	0	16,386,129✓ 9,882,529	26,176,571	26,176,571	
<b>***TOTAL FACILITY REQ ALLOW</b>		0	32,951		0	0	0	0	0	0	3,085,209 2,571,381	5,689,541	5,689,541	
<b>***RESERVE % OF A/R BAL</b>		ERR	-35.8%		ERR	ERR	ERR	ERR	ERR	ERR	18.8% 26.0%	0	21.7%	
<b>Z</b>	<b>CHARITY CARE ALLOWANCE PERCENT REQUIRED ALLOWANCE</b>	n/a	0 0	n/a 0	0 n/a	0 0	0 n/a	0 0	0 n/a	0 0	41,960 100.00% 41,960	(8,240) 100.00% (8,240)	33,720 33,720	33,720 33,720
<b>***ADJ FACILITY A/R BAL</b>		0	(92,087)		0	0	0	0	0	0	16,344,169 9,890,768	26,142,851	26,142,851	
<b>***ADJ FACILITY REQ ALLOW</b>		0	32,951		0	0	0	0	0	0	3,043,249 2,579,621	5,655,820	5,655,820	
<b>***RESERVE % OF A/R BAL</b>		ERR	-35.8%		ERR	ERR	ERR	ERR	ERR	ERR	18.6% 25.1%	0	21.6%	

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			<b>0-30</b>	<b>31-60</b>	<b>61-90</b>	<b>91-120</b>	<b>121-150</b>	<b>151-180</b>	<b>181-360</b>	<b>&gt;360</b>		
<b>INPATIENT TOTALS</b>												
A	OUTSIDE LAB	0	0	0	0	0	0	0	0	0	4,880	4,880
	ALLOWANCE PERCENT	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	0	2,440	2,440
B	BLUE CROSS	0	(14,036)	0	0	0	0	0	3,321,879	2,461,507	5,769,351	5,769,351
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	20.00%		
	REQUIRED ALLOWANCE	0	(281)	0	0	0	0	0	332,188	492,301	824,209	824,209
C	CONTRACT PAYOR	0	0	0	0	0	0	0	175	12,188	12,363	12,363
	ALLOWANCE PERCENT	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	86	6,094	6,181	6,181
D	DPA (O/P)	0	65	0	0	0	0	0	0	0	12,104	12,170
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	3	0	0	0	0	0	0	0	10,289	10,292
E	HEALTH PASS	0	0	0	0	0	0	0	0	211,118	20,896	232,014
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	105,559	17,762	123,321
F	NJ MEDICAID	0	0	0	0	0	0	0	0	251,068	894,109	1,145,177
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	125,534	759,993	885,527
G	NO FAULT	0	0	0	0	0	0	0	0	11,860	29,247	41,106
	ALLOWANCE PERCENT	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	30.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	3,558	14,623	18,181
H	OTHER HMO	0	113	0	0	0	0	0	0	309,029	84,179	393,321
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	2	0	0	0	0	0	0	30,903	25,254	56,159
I	DEL VAL HMO	0	0	0	0	0	0	0	0	0	0	0
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	0	0	0
J	DELAWARE MEDICAID	0	0	0	0	0	0	0	0	87,232	87,950	175,192
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	43,616	74,766	118,382
K	NJ BLUE CROSS O/P	0	0	0	0	0	0	0	0	0	0	0
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	0	0	0

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			0-30	31-60	61-90	91-120	121-150	151-180	181-360	>360		
<b>INPATIENT TOTALS</b>												
L	MCP CARE	0	0	0	0	0	0	0	(680)	381,404	380,724	380,724
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	380,724	380,724
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	(680)	381,404	380,724	380,724
M	MEDICARE	0	317	0	0	0	0	0	0	129,361	46,725	176,403
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	5.00%	30.00%	20,492
	REQUIRED ALLOWANCE	0	6	0	0	0	0	0	0	6,468	14,017	20,492
N	COMM INSUR	0	(151,466)	0	0	0	0	0	0	366,389	110,817	325,539
	ALLOWANCE PERCENT	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	20.00%	20,000	325,539
	REQUIRED ALLOWANCE	0	(15,147)	0	0	0	0	0	0	36,639	22,123	43,616
P	SELF PAY	0	36,040	0	0	0	0	0	0	533,486	38,255	609,781
	ALLOWANCE PERCENT	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	80.00%	90.00%	609,781
	REQUIRED ALLOWANCE	0	22,024	0	0	0	0	0	0	426,789	34,430	484,042
Q	HEALTH PARTNER	0	309	0	0	0	0	0	0	665,885	(59,073)	607,121
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	60.00%	85.00%	607,121
	REQUIRED ALLOWANCE	0	15	0	0	0	0	0	0	332,942	(50,212)	282,746
R	POLICE & FIRE	0	424	0	0	0	0	0	0	0	24,912	25,336
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	5.00%	30.00%	25,336
	REQUIRED ALLOWANCE	0	8	0	0	0	0	0	0	0	7,474	7,482
S	OF STATE PROG	0	0	0	0	0	0	0	0	136,627	0	136,627
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%	136,627
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	68,314	0	68,314
T	MEDICAL ASST	0	350	0	0	0	0	0	0	1,818,445	920,821	2,737,616
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%	2,737,616
	REQUIRED ALLOWANCE	0	18	0	0	0	0	0	0	908,223	782,598	1,690,938

**ST.CHRISTOPHER'S HOSPITAL FOR CHILDREN  
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#### **INPATIENT TOTALS**

BILLED &  
WITNESSED

BILLED  
TOTAL

<b>U</b>	<b>HMO</b>	0	560	0	0	0	0	0	1,058,244	112,851	1,171,655	1,171,655
	<b>ALLOWANCE PERCENT</b>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	<b>REQUIRED ALLOWANCE</b>	0	11	0	0	0	0	0	105,824	33,855	139,861	139,861
<b>V</b>	<b>TITLE V</b>	0	0	0	0	0	0	0	0	0	0	0
	<b>ALLOWANCE PERCENT</b>	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	<b>REQUIRED ALLOWANCE</b>	0	0	0	0	0	0	0	0	0	0	0
<b>W</b>	<b>CHAMPUS</b>	0	0	0	0	0	0	0	563,730	24,016	587,746	587,746
	<b>ALLOWANCE PERCENT</b>	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	15.00%	30.00%		
	<b>REQUIRED ALLOWANCE</b>	0	0	0	0	0	0	0	84,560	7,205	91,764	91,764
<b>X</b>	<b>PENDING MA</b>	0	36,353	0	0	0	0	0	194,284	0	230,636	230,636
	<b>ALLOWANCE PERCENT</b>	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	75.00%	100.00%		
	<b>REQUIRED ALLOWANCE</b>	0	25,447	0	0	0	0	0	145,713	0	171,159	171,159
<b>Y</b>	<b>KEYSTONE EAST</b>	0	0	0	0	0	0	0	646,346	290,115	936,451	936,451
	<b>ALLOWANCE PERCENT</b>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	<b>REQUIRED ALLOWANCE</b>	0	0	0	0	0	0	0	64,635	87,034	151,869	151,669
<b>Z</b>	<b>CHARITY CARE</b>	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
	<b>ALLOWANCE PERCENT</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	<b>REQUIRED ALLOWANCE</b>	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
***TOTAL INPATNT A/R BAL		0	(88,972)	0	0	0	0	0	10,330,371	5,478,583	15,719,983 ✓	15,719,983
***TOTAL INPATNT REQ ALLOW		0	32,908	0	0	0	0	0	2,848,763	2,704,421	5,586,092	5,586,092
***RESERVE % OF A/R BAL		ERR	-37.0%	ERR	ERR	ERR	ERR	ERR	27.6%	49.4%	0	35.5%
<b>Z</b>	<b>CHARITY CARE</b>	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
	<b>ALLOWANCE PERCENT</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	<b>REQUIRED ALLOWANCE</b>	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
***ADJ INPATNT A/R BAL		0	(88,972)	0	0	0	0	0	10,302,479	5,497,712	15,711,219	15,711,219
***ADJ INPATNT REQ ALLOW		0	32,908	0	0	0	0	0	2,820,871	2,723,550	5,577,328	5,577,328
***RESERVE % OF A/R BAL		ERR	-37.0%	ERR	ERR	ERR	ERR	ERR	27.4%	49.5%	0	35.5%

*Before contractual allowances -  
not deductible  
that follows*

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					\$1-90	\$1-120	121-160	161-180	181-360	>360			
<b>OUTPATIENT TOTALS</b>													
A	OUTSIDE LAB	0	0	0	0	0	0	0	20,721	373,007	393,728	393,728	
	ALLOWANCE PERCENT	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	1,554	27,976	29,530	29,530	
B	BLUE CROSS	0	3,572	0	0	0	0	0	902,977	376,089	1,282,638	1,282,638	
	ALLOWANCE PERCENT	1.08%	1.08%	1.08%	1.08%	1.08%	1.08%	1.08%	1,08%	1.08%	1.08%	1.08%	
	REQUIRED ALLOWANCE	0	38	0	0	0	0	0	9,752	4,062	13,852	13,852	
C	CONTRACT PAYOR	0	0	0	0	0	0	0	2,743	3,717	6,460	6,460	
	ALLOWANCE PERCENT	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	1,372	1,858	3,230	3,230	
D	DPA (O/P)	0	801	0	0	0	0	0	489,872	666,387	1,157,059	1,157,059	
	ALLOWANCE PERCENT	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	
	REQUIRED ALLOWANCE	0	9	0	0	0	0	0	5,634	7,663	13,306	13,306	
E	HEALTH PASS	0	324	0	0	0	0	0	515,346	296,088	811,757	811,757	
	ALLOWANCE PERCENT	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	
	REQUIRED ALLOWANCE	0	5	0	0	0	0	0	7,988	4,589	12,582	12,582	
F	NJ MEDICAID	0	(115)	0	0	0	0	0	67,402	96,416	163,703	163,703	
	ALLOWANCE PERCENT	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	
	REQUIRED ALLOWANCE	0	(5)	0	0	0	0	0	2,662	3,808	6,466	6,466	
G	NO FAULT	0	74	0	0	0	0	0	5,071	1,817	6,962	6,962	
	ALLOWANCE PERCENT	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	
	REQUIRED ALLOWANCE	0	12	0	0	0	0	0	849	304	1,166	1,166	
H	OTHER HMO	0	228	0	0	0	0	0	142,801	57,213	200,242	200,242	
	ALLOWANCE PERCENT	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	
	REQUIRED ALLOWANCE	0	4	0	0	0	0	0	2,370	950	3,324	3,324	
I	DEL VAL HMO	0	0	0	0	0	0	0	0	96	96	96	
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	30.00%	29	29	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	0	29	29	
J	DELAWARE MEDICAID	0	0	0	0	0	0	0	17,056	8,860	26,916	26,916	
	ALLOWANCE PERCENT	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	196	113	310	
K	NJ BLUE CROSS O/P	0	0	0	0	0	0	0	19,802	22,024	41,826	41,826	
	ALLOWANCE PERCENT	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	384	427	811	811	

**ST.CHRISTOPHER'S HOSPITAL FOR CHILDREN  
PROVISION FOR BAD DEBT  
For the Month of June 1996**

CODE	FINANCIAL CLASS	NOT BILLER	0-30	31-60	61-90	91-120	121-150	161-180	181-360	>360	BILLED & UNBILLED	BILLED TOTAL
											TOTAL	
<b>OUTPATIENT TOTALS</b>												
L	MCP CARE	0	0	0	0	0	0	0	(723)	57,886	57,163	57,163
	ALLOWANCE PERCENT	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	(10)	810	800	800
M	MEDICARE	0	(458)	0	0	0	0	0	0	167,605	792,983	960,130
	ALLOWANCE PERCENT	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
	REQUIRED ALLOWANCE	0	(2)	0	0	0	0	0	570	2,696	3,264	3,264
N	INSURANCE	0	(2,408)	0	0	0	0	0	0	293,213	92,558	383,363
	ALLOWANCE PERCENT	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
	REQUIRED ALLOWANCE	0	(20)	0	0	0	0	0	2,434	768	3,182	3,182
P	SELF PAY	0	199	0	0	0	0	0	0	230,685	(256,679)	(25,794)
	ALLOWANCE PERCENT	58.80%	10.00%	10.00%	20.00%	30.00%	40.00%	50.00%	60.00%	90.00%	90.00%	90.00%
	REQUIRED ALLOWANCE	0	20	0	0	0	0	0	138,411	(231,011)	(92,580)	(92,580)
Q	HEALTH PARTNER	0	2,179	0	0	0	0	0	0	911,232	731,731	1,645,142
	ALLOWANCE PERCENT	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%
	REQUIRED ALLOWANCE	0	41	0	0	0	0	0	17,313	13,903	31,258	31,258
R	POLICE & FIRE	0	0	0	0	0	0	0	0	239	6,253	6,492
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	5	125	130	130
S	OP STATE PROG	0	1	0	0	0	0	0	0	1,294	26,748	27,043
	ALLOWANCE PERCENT	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	18	360	370	370
T	MEDICAL ASST	0	(7,108)	0	0	0	0	0	0	989,012	187,441	1,169,345
	ALLOWANCE PERCENT	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
	REQUIRED ALLOWANCE	0	(60)	0	0	0	0	0	8,407	1,593	9,939	9,939

**ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN  
PROVISION FOR BAD DEBT  
For the Month of June 1996**

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	>360	BILLED & UNBILLED	BILLED TOTAL
											TOTAL	
<b>OUTPATIENT TOTALS</b>												
U	HMO	0	(576)	0	0	0	0	0	726,401	445,578	1,171,404	1,171,404
	ALLOWANCE PERCENT	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%		1.60%	1.60%	
	REQUIRED ALLOWANCE	0	(9)	0	0	0	0	0	11,822	7,129	18,742	18,742
V	TITLE V	0	0	0	0	0	0	0	319	974	1,293	1,293
	ALLOWANCE PERCENT	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%		3.40%	3.40%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	11	33	44	44
W	CHAMPUS	0	162	0	0	0	0	0	62,460	21,987	84,608	84,608
	ALLOWANCE PERCENT	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%		4.90%	4.90%	
	REQUIRED ALLOWANCE	0	8	0	0	0	0	0	3,061	1,077	4,146	4,146
X	PENDING MA	0	0	0	0	0	0	0	1,586	4,609	6,175	6,175
	ALLOWANCE PERCENT	17.64%	17.64%	17.64%	17.64%	17.64%	17.64%	17.64%		17.64%	17.64%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	276	813	1,089	1,089
Y	KEYSTONE EAST	0	11	0	0	0	0	0	474,598	379,273	853,881	853,881
	ALLOWANCE PERCENT	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%		1.58%	1.58%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	7,499	5,993	13,491	13,491
Z	CHARITY CARE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%	100.00%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
<b>***TOTAL OUTPATNT A/R BAL</b>		0	(3,115)	0	0	0	0	0	6,055,758	4,403,945	10,456,588	10,456,588
<b>***TOTAL OUTPATNT REQ ALLOW</b>		0	43	0	0	0	0	0	236,446	(133,040)	103,449	103,449
<b>***RESERVE % OF A/R BAL</b>		ERR	-1.4%	ERR	ERR	ERR	ERR	ERR	3.9%	-3.0%	1.0%	1.0%
Z	CHARITY CARE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%	100.00%	
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
<b>***ADJ OUTPATNT A/R BAL</b>		0	(3,115)	0	0	0	0	0	6,041,690	4,393,056	10,431,831	10,431,831
<b>***ADJ OUTPATNT REQ ALLOW</b>		0	43	0	0	0	0	0	222,378	(143,929)	78,492	78,492
<b>***RESERVE % OF A/R BAL</b>		ERR	-1.4%	ERR	ERR	ERR	ERR	ERR	3.7%	-3.3%	0.8%	0.8%

**ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN  
NET OUTPATIENT ACCOUNTS RECEIVABLE  
For the Month of June 1996**

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	161-180	181-360	>360	BILLED & UNBILLED	BILLED TOTAL
											TOTAL	
<b>OUTPATIENT TOTALS</b>												
A	OUTSIDE LAB	0	0	0	0	0	0	0	20,721	373,007	393,728	393,728
	REIMBURSEMENT %	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	86,620	86,620
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	4,659	82,061	86,620	86,620
B	BLUE CROSS	0	3,572	0	0	0	0	0	902,877	376,089	1,282,636	1,282,636
	REIMBURSEMENT %	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	641,319	641,319
	NET ACCTS RECEIVABLE	0	1,786	0	0	0	0	0	451,489	188,045	641,319	641,319
C	CONTRACT PAYOR	0	0	0	0	0	0	0	2,743	3,717	6,460	6,460
	REIMBURSEMENT %	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%	5,426	5,426
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	2,304	3,122	5,426	5,426
D	DPA (O/P)	0	801	0	0	0	0	0	489,872	666,387	1,157,059	1,157,059
	REIMBURSEMENT %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	1,157,059	1,157,059
	NET ACCTS RECEIVABLE	0	801	0	0	0	0	0	489,872	666,387	1,157,059	1,157,059
E	HEALTH PASS	0	324	0	0	0	0	0	515,348	296,088	811,757	811,757
	REIMBURSEMENT %	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	373,408	373,408
	NET ACCTS RECEIVABLE	0	149	0	0	0	0	0	237,059	136,200	373,408	373,408
F	NJ MEDICAID	0	(115)	0	0	0	0	0	67,402	96,416	163,703	163,703
	REIMBURSEMENT %	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	111,318	111,318
	NET ACCTS RECEIVABLE	0	(78)	0	0	0	0	0	45,833	65,563	111,318	111,318
G	NO FAULT	0	74	0	0	0	0	0	5,071	1,817	6,962	6,962
	REIMBURSEMENT %	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	3,760	3,760
	NET ACCTS RECEIVABLE	0	40	0	0	0	0	0	2,739	981	3,760	3,760
H	OTHER HMO	0	228	0	0	0	0	0	142,801	57,213	200,242	200,242
	REIMBURSEMENT %	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	154,186	154,186
	NET ACCTS RECEIVABLE	0	176	0	0	0	0	0	109,958	44,054	154,186	154,186
I	DEL VAL HMO	0	0	0	0	0	0	0	0	96	96	96
	REIMBURSEMENT %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	96	96
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	0	96	96	96
J	DELAWARE MEDICAID	0	0	0	0	0	0	0	17,056	9,860	26,916	26,916
	REIMBURSEMENT %	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	11,843	11,843
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	7,505	4,338	11,843	11,843
K	NJ BLUE CROSS O/P	0	0	0	0	0	0	0	19,802	22,024	41,826	41,826
	REIMBURSEMENT %	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	23,004	23,004
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	10,891	12,113	23,004	23,004

**ST.CHRISTOPHER'S HOSPITAL FOR CHILDREN**  
**NET OUTPATIENT ACCOUNTS RECEIVABLE**  
For the Month of June 1996

<b>CODE</b>	<b>FINANCIAL CLASS</b>	<b>NOT BILLED</b>	<b>0-30</b>	<b>31-60</b>	<b>61-90</b>	<b>91-120</b>	<b>121-150</b>	<b>151-180</b>	<b>181-360</b>	<b>&gt;360</b>	<b>BILLED &amp;</b>	<b>UNBILLED</b>	<b>BILLED</b>	<b>TOTAL</b>
											<b>TOTAL</b>	<b>TOTAL</b>		
<b>OUTPATIENT TOTALS</b>														
L	MCP CARE	0	0	0	0	0	0	0	0	(723)	57,886	57,163	57,163	57,163
	REIMBURSEMENT %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	0	0	0	0	0	0
M	MEDICARE	0	(458)	0	0	0	0	0	0	167,605	792,983	960,130	960,130	960,130
	REIMBURSEMENT %	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%
	NET ACCTS RECEIVABLE	0	(133)	0	0	0	0	0	0	48,605	229,965	278,438	278,438	278,438
N	INSURANCE	0	(2,408)	0	0	0	0	0	0	283,213	92,558	383,363	383,363	383,363
	REIMBURSEMENT %	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
	NET ACCTS RECEIVABLE	0	(2,168)	0	0	0	0	0	0	263,892	83,302	345,026	345,026	345,026
P	SELF PAY	0	199	0	0	0	0	0	0	230,685	(256,679)	(25,794)	(25,794)	(25,794)
	REIMBURSEMENT %	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%
	NET ACCTS RECEIVABLE	0	165	0	0	0	0	0	0	191,469	(213,043)	(21,409)	(21,409)	(21,409)
Q	HEALTH PARTNER	0	2,178	0	0	0	0	0	0	811,232	731,731	1,645,142	1,645,142	1,645,142
	REIMBURSEMENT %	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%
	NET ACCTS RECEIVABLE	0	850	0	0	0	0	0	0	355,380	265,375	641,605	641,605	641,605
R	POLICE & FIRE	0	0	0	0	0	0	0	0	239	6,253	6,492	6,492	6,492
	REIMBURSEMENT %	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	0	208	5,440	5,648	5,648	5,648
S	OP STATE PROG	0	1	0	0	0	0	0	0	1,294	25,748	27,043	27,043	27,043
	REIMBURSEMENT %	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	0	259	5,150	5,409	5,409	5,409
T	MEDICAL ASST	0	(7,108)	0	0	0	0	0	0	889,012	187,441	1,169,345	1,169,345	1,169,345
	REIMBURSEMENT %	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
	NET ACCTS RECEIVABLE	0	(853)	0	0	0	0	0	0	118,681	22,493	140,321	140,321	140,321
U	HMO	0	(576)	0	0	0	0	0	0	726,401	445,579	1,171,404	1,171,404	1,171,404
	REIMBURSEMENT %	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%
	NET ACCTS RECEIVABLE	0	(472)	0	0	0	0	0	0	595,849	365,375	960,552	960,552	960,552

**ST.CHRISTOPHER'S HOSPITAL FOR CHILDREN**  
**NET OUTPATIENT ACCOUNTS RECEIVABLE**  
**For the Month of June 1996**

<b>CODE</b>	<b>FINANCIAL CLASS</b>	<b>NOT BILLED</b>									<b>BILLED &amp; UNBILLED TOTAL</b>	<b>BILLED TOTAL</b>
			<b>0-30</b>	<b>31-60</b>	<b>\$1-90</b>	<b>91-120</b>	<b>121-160</b>	<b>161-180</b>	<b>181-360</b>	<b>&gt;360</b>		
<b>OUTPATIENT TOTALS</b>												
V	TITLE V REIMBURSEMENT % NET ACCTS RECEIVABLE	0 63.00% 0	0 63.00% 0	0 63.00% 0	0 63.00% 0	0 63.00% 0	0 63.00% 0	0 63.00% 0	319 63.00% 201	874 63.00% 614	1,293 815	1,293 815
W	CHAMPUS REIMBURSEMENT % NET ACCTS RECEIVABLE	0 93.00% 0	162 93.00% 151	0 93.00% 0	0 93.00% 0	0 93.00% 0	0 93.00% 0	0 93.00% 0	62,460 93.00% 58,087	21,987 93.00% 20,448	84,608 78,686	84,608 78,686
X	PENDING MA REIMBURSEMENT % NET ACCTS RECEIVABLE	0 9.00% 0	0 9.00% 0	0 9.00% 0	0 9.00% 0	0 9.00% 0	0 9.00% 0	0 9.00% 0	1,566 9.00% 141 *	4,609 9.00% 415	6,175 556	6,175 556
Y	KEYSTONE EAST REIMBURSEMENT % NET ACCTS RECEIVABLE	0 71.00% 0	11 71.00% 7	0 71.00% 0	0 71.00% 0	0 71.00% 0	0 71.00% 0	0 71.00% 0	474,598 71.00% 336,964	379,273 71.00% 269,284	853,881 608,255	853,881 608,255
Z	CHARITY CARE REIMBURSEMENT % NET ACCTS RECEIVABLE	0 4.00% 0	0 4.00% 0	0 4.00% 0	0 4.00% 0	0 4.00% 0	0 4.00% 0	0 4.00% 0	14,068 4.00% 563	10,869 4.00% 436	24,957 998	24,957 998
<b>***TOTAL OUTPATNT A/R BAL</b>		0	(3,115)	0	0	0	0	0	6,055,768	4,403,945	10,456,588	10,456,588
<b>***TOTAL OUTPATNT NET A/R</b>		0	421	0	0	0	0	0	3,332,306	2,278,213	5,610,939	5,610,939
<b>***RESERVE % OF A/R BAL</b>		-13.5%							55.0%	51.7%	53.7%	53.7%

**EXHIBIT 0117**

HAHNEMANN UNIVERSITY HOSPITAL  
INPATIENT BAD DEBT RESERVE CALCULATION  
06/30/96

Note: The reserve calculation below is based on the aged by final billed date methodology.

DEPOSITION EXHIBIT

117  
AKF

PBC

	CLASS	TOTAL	INHOUSE & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
			(1) * (2)=									
3 MISC HMO CONTRACTS		1,493,770		0	0	160,475	210,103	190,815	221,159	163,335	273,681	161,592
4 INDUSTRIAL HEALTH		0		0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS		379,214		0	0	0	0	0	61,280	35,758	76,026	40,107
B BLUE CROSS- BANK & FED		6,769		0	0	0	0	0	0	0	5,580	619
C HMO PA/NJ		1,789,323		0	0	76,050	50,621	82,389	106,621	150,061	150,492	161,165
D DISCONTINUED		1,464		0	0	0	0	0	0	0	0	1,464
E COMMERCIAL		1,263,910	A	179,420	241,915	130,474	79,787	44,344	16,344	42,087	(21,615)	77,632
F MEDICARE		186,096	(1) * (2)=	0	0	0	0	0	36,343	17,724	38,400	5,426
G PA MED ASSISTANCE		1,599,283		0	155,653	87,524	46,471	21,910	33,479	66,399	133,564	163,734
H PA MED ASSIST APPS		450,864		148,743	50,357	45,608	51,771	27,843	113,147	7,372	0	6,021
I HEALTH PASS/MANAGED MA		757,992		96,154	111,028	122,705	21,579	105,279	32,740	23,744	195,179	20,813
K NJ MED ASSIST		931,842		0	18,167	11,998	26,206	9,798	9,950	6,700	47,784	70,202
L WORKER COMP		115,218		1,811	21,008	18,949	14,160	14,507	4,476	2,749	5,925	(278)
M DISCONTINUED		50,737		0	0	0	0	0	764	368	17,896	2,921
N MISC 3rd PARTIES/OTHER IP		497,750		6,496	10,057	9,074	13,112	14,179	13,605	19,874	62,562	14,485
P HAHN BC FLEX		5,037		0	676	338	0	91	231	0	1,240	686
S SELF PAY		5,528,980		27,307	381,133	424,042	359,731	366,252	629,718	352,062	1,177,171	(284,114)
REQUIRED RESERVE		15,058,248		459,931	989,996	1,087,235	873,542	877,409	1,279,858	888,234	2,163,885	434,991
		53-557										6,003,167

A- Commercial reserve is calculated based on gross A/R less estimated contractual percentage.

(1) \* (2) \* (80%) with the exception of Inhouse & DNFB.

Note: The reserve calculation below is based on the aged by discharge date methodology.

	CLASS	TOTAL	INHOUSE & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
			(3) * (2)=									
3 MISC HMO CONTRACTS		1,633,306		0	0	159,831	210,806	193,795	238,453	184,601	317,325	163,266
4 INDUSTRIAL HEALTH		0		0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS		386,262		0	0	0	0	0	42,932	37,504	91,512	36,958
B BLUE CROSS- BANK & FED		6,769		0	0	0	0	0	0	0	5,580	619
C HMO PA/NJ		1,858,051		0	0	84,902	60,063	97,278	87,924	159,874	172,746	135,679
D DISCONTINUED		1,464		0	0	0	0	0	0	0	0	1,464
E COMMERCIAL		1,273,396	A	179,420	206,273	136,564	107,925	45,991	12,076	13,172	9,438	73,922
F MEDICARE		188,977	(3) * (2)=	0	0	0	0	0	35,488	17,730	38,501	5,604
G PA MED ASSISTANCE		1,651,975		0	123,931	90,450	41,737	36,848	16,943	32,811	136,404	186,884
H PA MED ASSIST APPS		450,864		148,743	11,793	19,931	48,927	32,739	36,951	14,376	49,845	56,885
I HEALTH PASS/MANAGED MA		761,628		96,154	88,678	137,919	25,919	83,756	58,782	6,714	213,813	19,310
K NJ MED ASSIST		950,205		0	12,332	14,324	25,606	14,308	4,791	8,320	62,818	67,053
L WORKER COMP		115,219		1,811	20,722	16,380	16,382	15,140	4,477	2,747	5,928	(278)
M DISCONTINUED		52,377		0	0	0	0	0	739	393	17,896	871

CL  
160100  
7

N MISC 3rd PARTIES/OTHER IP	513,172		6,496	10,057	6,383	13,708	4,744	3,800	35,837	52,385	29,408	350,354
P HAHN BC FLEX	5,037		0	676	338	0	91	231	0	1,240	686	1,775
S SELF PAY	5,789,937		27,3	-5,166	412,744	343,174	296,951	325,183	356,286	1,242,943	(334,701)	2,812,884
REQUIRED RESERVE	15,638,638		459,931	780,629	1,079,767	894,249	821,640	869,769	870,366	2,418,373	442,165	7,001,751

A- Commercial reserve is calculated based on gross A/R less estimated contractual percentage.  
(3) \* (2) \* (80%) with the exception of Inhouse & DNFB.

Reserve difference due to change in historic aging methodology:

Reserve using final billed aging	15,058,248
Reserve using discharge date	15,638,638
Difference	(580,390)

Note:  
C&L does not propose an entry for the difference between the two reserve calculations because  
C&L has prepared an additional analysis for the bad debt reserve using AGH's reserve  
percentages and the client has booked an additional reserve.

CL 001098

HAHNEMANN UNIVERSITY HOSPITAL  
ACCOUNTS RECEIVABLE AGING - INPATIENT  
June 30, 1996

## AGED FROM FINAL BILL DATE

CLASS	TOTAL	IH & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO CONTRACTS	14,810,207	(1) 1,916,375	0	3,209,499	2,101,031	1,272,102	1,105,797	653,339	912,271	323,185	125,121
4 INDUSTRIAL HEALTH	0	0	0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS	12,839,209	1,141,009	1,996,860	1,908,239	1,372,533	496,720	1,225,592	715,168	1,520,516	802,131	1,660,441
B BLUE CROSS- BANK & FED	144,692	0	0	0	15,015	0	0	0	111,594	12,386	5,697
C HMO PA/NJ	8,278,279	811,751	2,140,461	1,520,992	506,212	549,257	426,484	500,203	376,229	322,330	1,124,361
D DISCONTINUED	1,627	0	0	0	0	0	0	0	0	0	1,627
E COMMERCIAL	9,506,486	1,794,202	3,023,943	1,630,920	987,337	369,535	136,196	263,043	(135,096)	242,599	1,183,807
F&R MEDICARE	13,856,305	3,549,938	6,035,212	953,575	236,206	241,482	726,861	354,489	767,993	108,529	882,020
G PA MED ASSISTANCE	9,367,447	900,088	1,556,535	875,241	464,710	219,101	334,792	265,598	534,256	654,936	3,562,190
H PA MED ASSIST APPS	1,505,970	297,486	201,428	182,434	207,086	111,373	452,590	29,489	0	0	24,085
I HEALTH PASS/MANAGED MA	2,033,518	384,614	444,112	490,820	86,317	210,559	65,480	31,659	260,238	27,751	31,967
K NJ MED ASSIST	1,448,546	0	181,672	119,977	104,825	39,194	19,901	13,400	63,712	93,603	812,262
L WORKER COMP	838,931	18,110	210,083	189,485	141,603	145,073	29,843	18,325	23,701	(1,111)	63,819
M	75,886	0	0	0	0	0	1,529	736	35,793	5,842	31,986
N MISC 3rd PARTIES/OTHER IP	1,148,547	25,985	50,286	45,371	52,449	58,716	45,350	49,686	125,124	28,970	668,610
P HAHN BC FLEX	26,775	0	6,758	3,376	0	912	924	0	4,962	2,742	7,101
S&W SELF PAY	7,528,938	54,614	762,267	848,084	599,551	610,421	899,597	502,945	1,471,464	(315,682)	2,095,678
<b>TOTAL</b>	<b>83,411,361</b>	<b>10,894,172</b>	<b>19,801,104</b>	<b>11,978,012</b>	<b>5,884,875</b>	<b>4,322,445</b>	<b>5,470,934</b>	<b>3,398,080</b>	<b>6,072,756</b>	<b>2,308,211</b>	<b>12,280,772</b>

(4)

(5)

(1) Amounts were traced into the Invision system generated report.

## AGED BY DISCHARGE DATE

CLASS	TOTAL	IH & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO CONTRACTS	14,810,207	(3) 1,916,375	2,798,651	3,196,512	2,108,063	1,291,968	1,192,264	738,405	1,057,751	326,531	183,589
4 INDUSTRIAL HEALTH	0	0	0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS	12,839,209	1,141,009	1,667,985	1,729,354	1,553,497	795,682	858,649	750,084	1,830,236	739,152	1,773,561
B BLUE CROSS- BANK & FED	144,692	0	0	0	0	15,015	0	0	111,594	12,386	5,697
C HMO PA/NJ	8,278,279	811,751	1,754,186	1,698,048	600,630	648,518	351,695	532,912	431,864	271,358	1,177,317
D DISCONTINUED	1,627	0	0	0	0	0	0	0	0	0	1,627
E COMMERCIAL	9,506,486	1,794,202	2,578,415	1,707,055	1,349,069	383,257	100,633	82,328	58,986	231,007	1,221,534
F&R MEDICARE	13,856,305	3,549,938	5,437,438	1,448,640	291,016	266,273	709,769	354,593	770,022	112,081	916,537
G PA MED ASSISTANCE	9,367,447	900,088	1,239,315	904,504	417,373	368,477	169,429	131,242	545,616	747,534	3,943,867
H PA MED ASSIST APPS	1,505,970	297,486	47,171	79,724	195,709	130,955	147,803	57,504	199,379	227,538	122,699
I HEALTH PASS/MANAGED MA	2,033,518	384,614	354,714	551,674	103,677	167,511	117,565	8,952	285,084	25,746	33,981
K NJ MED ASSIST	1,448,546	0	123,322	143,239	102,423	57,231	9,582	16,640	83,757	89,404	822,949
L WORKER COMP	838,931	18,110	207,218	163,804	163,822	151,396	29,846	18,316	23,711	(1,111)	63,819

CL 00109

M	75,886	0	0	0	0	0	1,478	786	35,793	1,743	36,086
N&Q MISC 3rd PARTIES/OTHER IP	1,148,547	25,985	50,286	31,917	54,834	18,976	12,665	89,593	104,769	58,815	700,708
P HAHN BC FLEX	26,775	0	6,758	3,376	0	912	924	0	4,962	2,742	7,101
S&W SELF PAY	7,528,938	54,614	612,333	825,488	571,956	494,919	465,975	508,980	1,553,679	(371,890)	2,812,884
TOTAL	83,411,361	10,894,172	16,877,791	12,483,435	7,512,068	4,791,091	4,168,275	3,290,335	7,097,201	2,473,037	13,823,955

(3)- C&L obtained amounts from the Invision system generated agings.

83,411,361	(4)
10,894,172	(5)

72,517,189 53-555

CL 001100

HAHNEMANN UNIVERSITY HOSPITAL  
INPATIENT BAD DEBT RESERVE PERCENTAGES

CLASS	INHOUSE & DNFB	0-30/ FINAL BILLS	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+	
(2)											
3 MISC HMO CONTRACTS		0%	0%	5%	10%	15%	20%	25%	30%	50%	90%
4 INDUSTRIAL HEALTH		0%	0%	5%	10%	15%	25%	30%	40%	50%	90%
A PHILA BLUE CROSS		0%	0%	0%	0%	0%	5%	5%	5%	5%	10%
B BLUE CROSS- BANK & FED		0%	0%	0%	0%	0%	5%	5%	5%	5%	10%
C HMO PA/NJ		0%	0%	5%	10%	15%	25%	30%	40%	50%	90%
D DISCONTINUED	50%	50%	50%	50%	50%	50%	50%	75%	75%	90%	
E COMMERCIAL INS	10%	10%	10%	10%	15%	15%	20%	20%	40%	50%	
F MEDICARE	0%	0%	0%	0%	0%	5%	5%	5%	5%	10%	
G PA MED ASSISTANCE	0%	10%	10%	10%	10%	10%	25%	25%	25%	25%	
H PA MED ASSIST APPS	50%	25%	25%	25%	25%	25%	25%	25%	25%	25%	
I HEALTH PASS/MANAGED MA	25%	25%	25%	25%	50%	50%	75%	75%	75%	90%	
K NJ MED ASSIST	25%	10%	10%	25%	25%	50%	50%	75%	75%	90%	
L WORKER COMP	10%	10%	10%	10%	10%	15%	15%	25%	25%	50%	
M DISCONTINUED	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	90%
N MISC 3rd PARTIES/OTHER IP	25%	20%	20%	25%	25%	30%	40%	50%	50%	50%	
O DISCONTINUED	20%	20%	20%	20%	20%	25%	25%	50%	50%	50%	
P HAHN BC FLEX	10%	10%	10%	10%	10%	25%	25%	25%	25%	25%	
S SELF PAY	50%	50%	50%	60%	60%	70%	70%	80%	90%	100%	

CL 00101

**EXHIBIT 0118**

HAHNEMANN UNIVERSITY HOSPITAL  
OUTPATIENT BAD DEBT RESERVE CALCULATION  
06/30/96

Note: The reserve calculation below is based on the aged by final billed date methodology.

PBC

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
(1)*(2)*(4)=										
3 MISC HMO	2,472,130	53,895	49,185	102,313	133,372	98,095	133,017	614,544	377,867	909,841
4 INDUSTRIAL HEALTH	1,917	97	0	100	195	0	176	237	545	568
A PHILA BLUE CROSS	143,971	30,707	19,435	16,692	8,298	6,696	5,712	20,253	12,085	24,093
B BC- BANK & FED	36,879	5,439	2,396	2,921	1,277	1,920	2,541	2,618	2,857	14,910
C HMO PA/NJ	1,468,417	32,973	33,585	66,783	51,030	76,118	111,509	358,903	283,448	454,068
D PT BAL AFTER INS	9	0	0	0	0	0	0	0	9	0
E COMMERCIAL	512,621	89,514	74,693	40,671	28,317	27,513	18,237	47,110	31,562	155,004
F MEDICARE	166,440	0	0	0	6,429	4,998	4,716	29,638	6,730	113,930
G PA MED ASSIST	410,427	0	0	0	30,339	30,595	15,702	45,785	64,295	223,732
H PA MED ASSIST APPS	3,564	0	0	0	1,409	588	189	508	188	685
I HEALTH PASS	199,500	7,659	9,541	10,629	20,129	15,345	17,116	40,486	28,666	49,928
J DISCONTINUED	111	0	0	0	0	0	0	0	111	0
K NJ MED ASSIST	194,734	3,154	2,343	10,117	20,501	3,651	3,861	28,513	25,270	97,326
L WORKER COMP	808,451	34,442	46,934	47,584	42,575	32,023	36,141	76,259	74,538	417,954
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	362,051	13,553	6,374	2,578	10,004	8,274	6,406	53,639	54,620	206,603
O DISCONTINUED	131	0	0	0	0	0	0	0	0	131
P HAHN BC FLEX	18,987	2,127	1,556	1,055	597	600	1,188	1,150	4,265	6,449
Q DENTAL HEALTH PLAN	32,324	0	0	0	2,669	4,503	6,832	2,372	2,589	13,359
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	3,394,619	128,912	225,445	245,913	215,283	244,842	128,999	569,242	311,595	1,324,408
Total Reserve	10,227,284	402,473	471,486	547,356	572,404	555,758	492,342	1,891,237	1,281,239	4,012,990
	53,557									

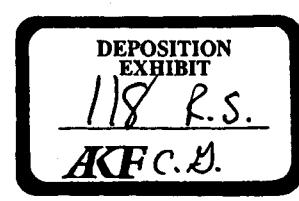
Note: The reserve calculation below is based on the aged by discharge date methodology.

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
(3)*(2)*(4)=										
3 MISC HMO	2,472,130	53,895	49,185	102,313	133,372	98,095	133,017	614,544	377,867	909,841
4 INDUSTRIAL HEALTH	1,917	97	0	100	195	0	176	237	545	568
A PHILA BLUE CROSS	143,971	30,707	19,435	16,692	8,298	6,696	5,712	20,253	12,085	24,093
B BC- BANK & FED	36,879	5,439	2,396	2,921	1,277	1,920	2,541	2,618	2,857	14,910
C HMO PA/NJ	1,468,417	32,973	33,585	66,783	51,030	76,118	111,509	358,903	283,448	454,068
D PT BAL AFTER INS	9	0	0	0	0	0	0	0	9	0
E COMMERCIAL	512,621	89,514	74,693	40,671	28,317	27,513	18,237	47,110	31,562	155,004
F MEDICARE	166,440	0	0	0	8,429	4,998	4,716	29,638	6,730	113,930
G PA MED ASSIST	410,427	0	0	0	30,339	30,595	15,702	45,785	64,295	223,732
H PA MED ASSIST APPS	3,564	0	0	0	1,409	588	189	508	188	685
I HEALTH PASS	199,500	7,659	9,541	10,629	20,129	15,345	17,116	40,486	28,666	49,928
J DISCONTINUED	111	0	0	0	0	0	0	0	111	0
K NJ MED ASSIST	194,734	3,154	2,343	10,117	20,501	3,651	3,861	28,513	25,270	97,326
L WORKER COMP	808,451	34,442	46,934	47,584	42,575	32,023	36,141	76,259	74,538	417,954
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	362,051	13,553	6,374	2,578	10,004	8,274	6,406	53,639	54,620	206,603
O DISCONTINUED	131	0	0	0	0	0	0	0	0	131
P HAHN BC FLEX	18,987	2,127	1,556	1,055	597	600	1,188	1,150	4,265	6,449
Q DENTAL HEALTH PLAN	32,324	0	0	0	2,669	4,503	6,832	2,372	2,589	13,359
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	3,394,619	128,912	225,445	245,913	215,283	244,842	128,999	569,242	311,595	1,324,408
Total Reserve	10,227,284	402,473	471,486	547,356	572,404	555,758	492,342	1,891,237	1,281,239	4,012,990

Reserve difference due to change in historic aging methodology:

Reserve using final billed aging 10,227,284  
Reserve using discharge date 10,227,284

Difference 0



CL 001103

MAHNEMANN UNIVERSITY HOSPITAL  
 ACCOUNTS RECEIVABLE AGING - OUTPATIENT (Net)  
 June 30, 1996

## AGED FROM FINAL BILL DATE

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
(1)*(2)										
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC-BANK & FED	588,474	108,783	47,914	58,411	25,545	38,408	50,815	52,357	57,137	149,104
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	10	0
E COMMERCIAL	1,894,922	447,571	373,467	203,354	141,587	110,050	72,949	157,032	78,905	310,008
F MEDICARE	3,315,505	428,167	442,201	255,639	128,588	99,952	94,312	592,755	134,597	1,139,295
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	337,401	30,638	38,163	42,518	40,258	30,690	22,822	44,985	31,851	55,476
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	31,165,051	4,238,878	3,995,141	3,440,929	2,528,195	2,011,580	1,521,777	3,889,598	2,498,027	7,040,925

## AGED BY DISCHARGE DATE

CLASS	TOTAL	IH & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365
(3)*(2)										
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC-BANK & FED	588,474	108,783	47,914	58,411	25,545	38,408	50,815	52,357	57,137	149,104
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	10	0
E COMMERCIAL	1,894,922	447,571	373,467	203,354	141,587	110,050	72,949	157,032	78,905	310,008
F MEDICARE	3,315,505	428,167	442,201	255,639	128,588	99,952	94,312	592,755	134,597	1,139,295
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	337,401	30,638	38,163	42,518	40,258	30,690	22,822	44,985	31,851	55,476
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	31,165,051	4,238,878	3,995,141	3,440,929	2,528,195	2,011,580	1,521,777	3,889,598	2,498,027	7,040,925

CL 001104

HAHNEMANN UNIVERSITY HOSPITAL  
 ACCOUNTS RECEIVABLE AGING - OUTPATIENT (Gross) AGED FROM LAST PAYMENT DATE  
 June 30, 1996

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
	(1)									
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC- BANK & FED	735,593	135,979	59,893	73,014	31,931	48,010	63,519	65,446	71,421	186,380
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	0	0
E COMMERCIAL	2,368,653	559,464	466,833	254,193	176,984	137,563	91,186	196,290	98,631	387,510
F MEDICARE	8,573,457	1,157,207	1,078,539	623,509	389,660	302,885	285,795	1,796,227	407,869	2,531,767
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	1,163,450	105,648	131,597	146,614	138,822	105,829	78,695	155,120	109,830	191,295
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	3,097	0	0	0	0	215	430	731	1,075	645
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	564	0	0	0	0	0	0	564	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	37,873,562	5,182,017	4,830,258	3,978,337	2,929,613	2,326,982	1,800,504	5,256,848	2,884,364	8,684,640

53-555  
 (1) Amounts were traced into the Invision system generated report.

## AGED BY REGISTRATION DATE

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
	(3)									
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC- BANK & FED	735,593	135,979	59,893	73,014	31,931	48,010	63,519	65,446	71,421	186,380
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	10	0
E COMMERCIAL	2,368,653	559,464	466,833	254,193	176,984	137,563	91,186	196,290	98,631	387,510
F MEDICARE	8,573,457	1,157,207	1,078,539	623,509	389,660	302,885	285,795	1,796,227	407,869	2,531,767
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	1,163,450	105,648	131,597	146,614	138,822	105,829	78,695	155,120	109,830	191,295
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	3,097	0	0	0	0	215	430	731	1,075	645
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	564	0	0	0	0	0	0	564	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	37,873,562	5,182,017	4,830,258	3,978,337	2,929,613	2,326,982	1,800,504	5,256,848	2,884,364	8,684,640

(3)- C&amp;L obtained amounts from the Invision system generated agings.

HAHNEMANN UNIVERSITY  
 PERCENTAGES APPLIED TO DETERMINE OUTPATIENT NET A/R  
 [FOR CONTRACTUAL ALLOWANCES NOT TAKEN AT TIME OF BILLING]

FINANCIAL CLASS	% AVERAGE REIMBURSEMENT	COMMENTS
3	(2) 100.00%	
4	100.00%	(1) Percentages revised 7/27/95 & 4/12/96 (33% AND 41% RESPECTIVELY)
A	100.00%	
B	80.00% (1)	(2) Additional reserve required consistent with inpatient calculation - commercial A/R valued at 100% when billed; actual experience has been an 80% collection average.
C	100.00%	
D	100.00%	
E	80.00% (1), (2)	
F	37.00% (3)	(3) Percentage revised 6/17/96 from 41% to 37%
G	100.00%	
H	100.00%	
I	29.00%	
J	100.00%	

CL 001105

K		100.00%
L		100.00%
M		n/a
N		100.00%
O		100.00%
P		100.00%
Q		100.00%
R		n/a
S		100.00%
Z		100.00%

CL 001106

HAHNEMANN UNIVERSITY HOSPITAL  
OUTPATIENT BAD DEBT RESERVE PERCENTAGES

CLASS	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-365	365+
	(4)								
3 MISC HMO	5%	5%	10%	15%	20%	40%	70%	70%	90%
4 INDUSTRIAL HEALTH	20%	20%	20%	40%	50%	50%	90%	90%	90%
A PHILA BLUE CROSS	5%	5%	5%	5%	5%	5%	5%	5%	5%
B BC-BANK & FED	5%	5%	5%	5%	5%	5%	5%	5%	10%
C HMO PA/NJ	5%	5%	10%	15%	20%	40%	70%	70%	90%
D PT BAL AFTER INS	50%	50%	50%	75%	75%	90%	90%	90%	90%
E COMMERCIAL	20%	20%	20%	20%	25%	25%	30%	40%	50%
F MEDICARE	0%	0%	0%	5%	5%	5%	5%	5%	10%
G PA MED ASSIST	0%	0%	0%	25%	25%	25%	25%	25%	25%
H PA MED ASSIST APPS	0%	0%	0%	25%	25%	25%	25%	25%	25%
I HEALTH PASS	25%	25%	25%	50%	50%	75%	90%	90%	90%
J DISCONTINUED	20%	20%	25%	25%	25%	25%	50%	50%	50%
K NJ MED ASSIST	50%	50%	50%	50%	75%	75%	75%	75%	75%
L WORKER COMP	20%	20%	25%	25%	25%	25%	50%	50%	90%
M MAXICARE/GROUP HEALTH	50%	50%	50%	50%	50%	50%	50%	50%	50%
N MISC 3rd PARTIES	20%	20%	25%	25%	30%	40%	50%	50%	50%
O DISCONTINUED	20%	20%	20%	20%	25%	25%	50%	50%	50%
P HAHN BC FLEX	10%	10%	10%	10%	25%	25%	25%	25%	25%
Q DENTAL HEALTH PLAN	0%	0%	0%	5%	5%	5%	5%	5%	10%
R RENAL MEDICARE	20%	20%	20%	30%	35%	40%	50%	50%	55%
S&W SELF PAY	50%	50%	60%	60%	70%	70%	80%	80%	100%

CL 001,107

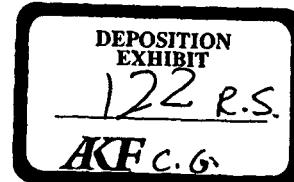
**EXHIBIT 0122**

Itemized ADA Honor Assessment

	<u>Unadjusted Amount</u>	<u>Adjustments</u>	<u>Final #s</u>
East Falls	\$ 6,496	\$ 3,900	\$ 19,396
Elkins Park	3,655	542	4,197
Bucks County	3,528	298	3,826
Bucks City	<u>25,286</u>	<u>9,525</u>	<u>34,811</u>
	38,965	14,265	53,230
St Christopher's	8,173	3,035	11,908
Allegany University	<u>2,959</u>	<u>—</u>	<u>2,959</u>
	<u>\$ 50,627</u>	<u>\$ 17,500 (A)</u>	<u>\$ 68,127</u>

(A) Adjustments consist of the following:

.. 50% tax	3,000
.. HVH tax	4,000
.. East Falls PPE Lease	2,500
.. University PPE Lease	2,500
.. HVH .. " "	1,000
.. Capitalized interest - FY 94	2,500
.. " " - FY 95	<u>2,000</u>
	<u>\$ 17,500</u>



TN RC013 01853

**EXHIBIT 0125**

## SCHEDULE OF PATIENT ACCOUNTS RECEIVABLE

AS OF JUNE 30, 1996

ACF

	East Park 06/95	East Park 05/96	East Park 06/95	Elmira Park 05/95	Elmira Park 06/96	Bucks 05/95	Bucks 05/96	Bucks 05/95	SCHC 06/95	SCHC 05/96	SCHC 05/95	Cedar City 05/95	Cedar City 05/96	Cedar City 05/95	TOTAL 06/95	TOTAL 05/96	TOTAL 05/95			
<b>INPATIENT</b>																				
INHOUSE	9,295,939	9,077,367	\$3,93,364	1,449,325	2,171,931	1,794,376	1,721,964	1,297,645	1,262,247	11,690,348	7,098,730	8,372,268	24,614,558	22,538,641	21,067,633	46,872,155	43,997,514	43,997,514		
DNFB	15,598,200	8,630,621	4,724,164	3,766,308	1,814,041	2,193,563	2,850,528	1,132,591	820,485	6,214,722	3,069,080	3,514,207	21,703,244	10,562,443	13,775,451	50,142,002	26,000,746	26,000,746		
CHARGE DIFFS (HINFB)	(16,188,745)	(14,192,095)	(11,412,069)	(3,274,281)	(2,800,076)	(2,637,467)	(2,867,338)	(1,265,205)	(1,712,773)	(12,143,511)	(8,008,532)	(7,591,471)	(27,183,126)	(21,119,878)	(27,151,381)	(64,307,729)	(47,870,308)	(47,852,804)		
OTHER RESERVES	(3,236,790)	(3,196,881)	(3,131,129)	(2,082,262)	(500,616)	(539,306)	(338,869)	(265,736)	(267,488)	(655,110)	(1,655,478)	(1,655,478)	(3,280,224)	(1,722,032)	(250,022)	(6,101,411)	(6,003,848)	(5,114,851)		
FINAL BALLOD	30,382,360	35,640,557	2,215,168	5,912,254	12,820,608	1,520,204	7,294,185	11,208,011	1,204,545	27,810,045	36,025,611	37,295,425	74,226,627	72,176,170	144,420,076	178,501,504	178,501,504	178,501,504		
TYME REVENUE ADJ	0	2,000,000	0	0	0	0	0	0	0	0	250,000	0	0	0	0	0	3,142,000	0		
REVENUE ACCRUAL	183,843	183,843	(83,483)	0	0	0	0	0	0	0	0	0	0	0	0	183,843	183,843	183,843		
VISION FMLA/TIME CHRG RSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
UNRECONCILED AIR	260,299	67,582	(45,010)	0	0	0	0	0	0	0	0	0	0	4,954	0	0	265,253	67,582	67,582	
<b>SUBTOTAL INPATIENT</b>	<b>54,301,198</b>	<b>38,716,873</b>	<b>\$1,872,279</b>	<b>7,576,314</b>	<b>13,755,083</b>	<b>7,246,295</b>	<b>8,809,874</b>	<b>11,981,504</b>	<b>11,246,271</b>	<b>32,419,054</b>	<b>43,201,020</b>	<b>33,803,926</b>	<b>88,086,044</b>	<b>81,261,801</b>	<b>81,581,476</b>	<b>171,863,302</b>	<b>184,829,181</b>	<b>184,829,181</b>	<b>184,829,181</b>	
<b>OUTPATIENT</b>																				
OUTPATIENT CONTROL	25,411,192	29,017,234	\$1,593,444	15,082,171	25,117,947	17,327,772	10,010,857	18,585,780	19,347,511	17,123,370	22,720,715	23,132,811	30,308,343	38,068,883	22,422,243	95,842,633	132,411,249	132,411,249	132,411,249	
CHARGE DIFFERENTIALS	(13,597,494)	(17,116,048)	(14,203,294)	(7,862,826)	(10,182,062)	(10,452,137)	(8,670,480)	(8,702,476)	(11,181,048)	(7,255,047)	(8,247,207)	(8,247,207)	(7,708,480)	(8,121,887)	(12,421,111)	(42,095,180)	(51,481,118)	(51,481,118)	(51,481,118)	
HOME HEALTH	350,499	356,285	801,187	603,886	636,034	613,351	272,305	354,467	234,481	0	0	0	0	0	0	1,247,300	1,540,768	0	0	
REVENUE ACCRUAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TAC & SHM	0	0	0	0	0	0	0	0	0	114,707	94,559	0	0	0	0	114,707	94,559	0	0	
MAP	0	0	0	0	0	0	0	0	0	22,000	0	0	0	0	0	136,417	116,002	136,417	116,002	
TYME REVENUE ADJ	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
OTHER RESERVES	(921,000)	0	0	(530,162)	(501,162)	0	0	(1,106,020)	(200,000)	0	(1,060,033)	0	0	1,465,560	1,059,550	(1,463,560)	(2,052,035)	773,368	1,432,778	1,432,778
<b>SUBTOTAL OUTPATIENT</b>	<b>11,343,167</b>	<b>13,037,470</b>	<b>\$1,476,234</b>	<b>7,062,967</b>	<b>15,001,127</b>	<b>12,265,114</b>	<b>4,931,430</b>	<b>10,194,519</b>	<b>11,039,262</b>	<b>8,807,200</b>	<b>13,473,508</b>	<b>14,310,264</b>	<b>21,198,840</b>	<b>31,116,858</b>	<b>29,262,765</b>	<b>54,163,684</b>	<b>83,487,078</b>	<b>83,487,078</b>	<b>83,487,078</b>	
<b>EPPI</b>																				
INHOUSE	1,360,224	2,112,893	\$1,217,443	0	0	0	0	0	0	0	0	0	0	0	0	1,202,224	2,112,893	2,112,893	2,112,893	
DNFB	3,808,984	2,152,077	4,665,245	0	0	0	0	0	0	0	0	0	0	0	0	3,808,984	2,152,077	2,152,077	2,152,077	
CHARGE DIFFS (HINFB)	(1,867,479)	(1,861,867)	(1,666,419)	0	0	0	0	0	0	0	0	0	0	0	0	(1,667,479)	(1,661,867)	(1,661,867)	(1,661,867)	
OTHER RESERVES	(741,304)	(511,803)	(504,222)	0	0	0	0	0	0	0	0	0	0	0	0	(741,304)	(511,803)	(511,803)	(511,803)	
FINAL BILLED	11,228,449	12,587,738	13,218,734	0	0	0	0	0	0	0	0	0	0	0	0	11,228,449	12,587,738	12,587,738	12,587,738	
<b>SUBTOTAL EPPI</b>	<b>13,667,250</b>	<b>14,559,121</b>	<b>14,912,077</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,987,258</b>	<b>14,559,121</b>	<b>14,559,121</b>	<b>14,559,121</b>	
RESERVE FOR BAD DEBT NP	(3,971,430)	(3,496,119)	(5,712,220)	(813,935)	(1,753,800)	(1,245,481)	(287,000)	(3,063,395)	(3,340,469)	(2,140,250)	(4,181,000)	(1,782,709)	(11,875,850)	(15,124,780)	(23,513,248)	(19,559,076)	(28,374,020)	(13,954,071)	(13,954,071)	
RESERVE FOR BAD DEBT OP	(2,182,700)	(4,545,811)	(1,946,721)	(366,871)	(1,474,287)	(1,042,411)	(302,535)	(1,128,378)	(1,128,411)	(2,104,964)	(3,592,245)	(3,624,051)	(5,954,295)	(8,865,100)	(11,227,281)	(11,120,449)	(19,847,828)	(21,178,022)	(21,178,022)	
CASH CLEARING	(444,317)	(3,111,589)	(4,372,614)	29,275	(2,911,693)	(422,445)	48,528	(224,629)	(215,916)	(1,658,880)	(2,524,116)	(2,624,247)	(345,386)	(3,223,168)	(4,271,418)	(2,370,551)	(18,004,772)	(18,111,173)	(18,111,173)	
HEALTH PARTNER ADVANCE	0	275,860	272,530	0	0	0	0	0	0	0	0	0	0	0	0	0	(2,182,224)	0	0	
PASS THROUGHS	1,151,528	2,395,253	2,297,714	444,470	134,147	142,284	(13,164)	(19,701)	(18,721)	2,228,858	4,134,547	5,735,175	1,432,258	1,070,303	2,033,138	5,241,728	8,616,588	7,282,033	7,282,033	
PIP ACCOUNTS	(354,832)	8,000,069	10,302,400	(7,681,040)	411,373	278,330	(1,256,342)	277,801	(1,633)	(1,914,786)	2,543,728	3,170,454	(23,144,320)	(6,596,328)	(3,457,216)	(29,351,331)	(10,458,904)	7,282,033	7,282,033	
NORTHEAST CASH ADVANCE	(265,043)	(448,423)	(401,541)	0	0	0	0	0	0	(83,727)	150,000	45,000	0	0	0	(205,043)	(448,423)	(401,541)	(401,541)	
ACC/PAYMENT TO PHYSICIANS	(70,436)	35,185	0	0	0	0	0	0	0	0	0	0	0	0	0	(104,436)	185,185	0	0	
LEGAL ACCOUNTS RECEIVABLE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
REFUNDS	(12,762)	(11,387)	(11,247)	44	16,420	(2,824)	822	12,040	(12,007)	13,021	(4,204)	(1,410)	102,770	348,860	(249,646)	168,875	401,409	(183,777)	(183,777)	
AIR BEFORE CRA'S	53,450,518	62,031,128	52,406,571	11,392,224	23,854,390	22,231,368	10,758,179	15,401,583	17,318,354	35,649,314	49,250,188	43,920,307	73,091,289	88,832,220	78,294,022	104,301,524	249,473,469	224,452,223	224,452,223	
CRA'S	(5,334,218)	(3,483,276)	(4,431,848)	(1,117,783)	(838,976)	(894,320)	(129,571)	(413,081)	(505,124)	(3,466,871)	(8,000,342)	(1,222,444)	(10,818,347)	(10,518,510)	240,723	(23,965,700)	(21,135,160)	(6,714,031)	(6,714,031)	
NET PATIENT AIR	47,096,300	56,547,652	57,968,723	10,274,441	23,019,414	21,237,048	10,006,608	14,988,302	17,011,230	30,180,443	42,165,646	42,297,643	82,178,542	88,412,720	78,34,354	150,534,334	226,158,334	217,645,196	217,645,196	

**EXHIBIT 0138**

## Analysis of Past Statute Writeoffs

Corp	Past Statute Writeoffs			Reserves on Past Statute Accounts			Net Unreserved Balances Written Off		
	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total
<b>October 1996:</b>									
Hahnemann	4,958,557	706,908	5,665,465	0	0	0	4,958,557	706,908	5,665,465
St. Chris	6,212,736	8,050,961	14,263,697	0	4,685,971	4,685,971	6,212,736	3,364,990	9,577,726
<b>Total</b>	<b>11,171,293</b>	<b>8,757,869</b>	<b>19,929,162</b>	<b>0</b>	<b>4,685,971</b>	<b>4,685,971</b>	<b>11,171,293</b>	<b>4,071,896</b>	<b>15,243,191</b>
<b>November 1996:</b>									
Hahnemann	7,046,687	4,138,545	11,185,232	60,049	199,734	259,783	6,986,638	3,938,811	10,925,449
St. Chris	590,161	260,726	850,887	0	0	0	590,161	260,726	850,887
MCP	5,806,417	1,401,518	7,207,935	0	1,021,552	1,021,552	5,806,417	379,966	6,186,383
<b>Total</b>	<b>13,443,265</b>	<b>5,800,789</b>	<b>19,244,054</b>	<b>60,049</b>	<b>1,221,286</b>	<b>1,281,335</b>	<b>13,383,216</b>	<b>4,579,503</b>	<b>17,962,719</b>
<b>March 1997:</b>									
St. Chris	2,662,312	3,276,065	5,938,377	0	0	0	2,662,312	3,276,065	5,938,377
MCP	139,207	4,247,787	4,386,994	7,994	3,587,600	3,595,594	131,213	660,187	791,400
Bucks County	4,698,508	7,493,629	12,192,137	0	4,368,872	4,368,872	4,698,508	3,124,757	7,823,265
<b>Total</b>	<b>7,500,027</b>	<b>15,017,481</b>	<b>22,517,508</b>	<b>7,994</b>	<b>7,956,472</b>	<b>7,964,466</b>	<b>7,492,033</b>	<b>7,061,009</b>	<b>14,553,042</b>
<b>June 1997:</b>									
Elkins Park	4,181,069	10,589,272	14,770,341	0	5,659,696	5,659,696	4,181,069	4,929,576	9,110,645
EPPI	3,586,462	0	3,586,462	0	0	0	3,586,462	0	3,586,462
<b>Total</b>	<b>7,767,531</b>	<b>10,589,272</b>	<b>18,356,803</b>	<b>0</b>	<b>5,659,696</b>	<b>5,659,696</b>	<b>7,767,531</b>	<b>4,929,576</b>	<b>12,697,107</b>
<b>TOTAL</b>	<b>39,882,116</b>	<b>40,165,411</b>	<b>80,047,527</b>	<b>68,043</b>	<b>19,523,425</b>	<b>19,591,468</b>	<b>39,814,073</b>	<b>20,641,986</b>	<b>60,456,059</b>



Given to Kristen during F.Y.97  
audit

MEDICAL COLLEGE HOSPITALS

MCC - EPPI

## SUMMARY OF A/R TRANSACTION SUMMARY

For month of: June 30, 1997

TRANSACTION CODE (I/P)	REVISED DESCRIPTION	MONTHLY AMOUNT
71701	PAST STATUTE-BC	540,315.64 *
71705	PAST STATUTE-MA	2,055,390.82 *
71707	PAST STATUTE-MGD MA	989,205.36 *
71709	PAST STATUTE-COMM	1,550.00 *

## Analysis of Past Statute Writeoffs

Corp	Past Statute Writeoffs			Reserves on Past Statute Accounts			Net Unreserved Balances Written Off		
	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total
<b>October 1996:</b>									
Hahnemann	4,958,557	706,908	5,665,465	0	0	0	4,958,557	706,908	5,665,465
St. Chris	6,212,736	8,050,961	14,263,697	0	4,685,971	4,685,971	6,212,736	3,364,990	9,577,726
<b>Total</b>	<b>11,171,293</b>	<b>8,757,869</b>	<b>19,929,162</b>	<b>0</b>	<b>4,685,971</b>	<b>4,685,971</b>	<b>11,171,293</b>	<b>4,071,898</b>	<b>15,243,191</b>
<b>November 1996:</b>									
Hahnemann	7,046,687	4,138,545	11,185,232	60,049	199,734	259,783	6,986,638	3,938,811	10,925,449
St. Chris	590,161	260,726	850,887	0	0	0	590,161	260,726	850,887
MCP	5,806,417	1,401,518	7,207,935	0	1,021,552	1,021,552	5,806,417	379,965	6,186,383
<b>Total</b>	<b>13,443,265</b>	<b>5,800,789</b>	<b>19,244,054</b>	<b>60,049</b>	<b>1,221,286</b>	<b>1,281,335</b>	<b>13,383,216</b>	<b>4,579,503</b>	<b>17,962,719</b>
<b>March 1997:</b>									
St. Chris	2,662,312	3,276,065	5,938,377	0	0	0	2,662,312	3,276,065	5,938,377
MCP	139,207	4,247,787	4,386,994	7,994	3,587,600	3,595,594	131,213	660,187	791,400
Bucks County	4,698,508	7,493,629	12,192,137	0	4,368,872	4,368,872	4,698,508	3,124,757	7,823,265
<b>Total</b>	<b>7,500,027</b>	<b>15,017,481</b>	<b>22,517,508</b>	<b>7,994</b>	<b>7,956,472</b>	<b>7,964,466</b>	<b>7,492,033</b>	<b>7,061,009</b>	<b>14,553,042</b>
<b>TOTAL</b>	<b>32,114,585</b>	<b>29,576,139</b>	<b>61,690,724</b>	<b>68,043</b>	<b>13,863,729</b>	<b>13,931,772</b>	<b>32,046,542</b>	<b>15,712,410</b>	<b>47,758,952</b>

To: Robin Schaffer  
From: Cathy Gall 1 Pg

ATTACHMENT 2

WHERE - ACCOUNTS RECEIVABLE  
PAST STATUTE PROJECT - PHASES 1&2  
SUMMARY

<u>PAYOR</u>	<u>FACILITY &amp; W/I/O AMOUNT</u>			<u>Total</u>
	<u>SLCdis</u>	<u>HWH</u>	<u>MCC</u>	
Med Assist	\$8,706,198	\$7,449,390	\$4,596,059	\$18,751,647
Blue Cross	2,297,030	1,056,111	892,240	4,245,381
Medicare	731,986	494,136	0	1,226,102
Commercial	394,082	440,424	0	834,486
Managed Care	4,998,532	7,410,636	1,719,636	14,128,704
<u>Total</u>	<u>\$15,127,668</u>	<u>\$16,850,697</u>	<u>\$7,207,935</u>	<u>\$39,186,320</u>

EST REMAINING PAST STATUTE AMOUNTS

<u>PAYOR</u>	<u>FACILITY &amp; EST AMOUNT</u>			<u>Total</u>
	<u>HWH</u>	<u>MCC</u>	<u>SLCdis</u>	
Med Assist	\$0	\$0	\$3,285,310	\$1,059,134
Blue Cross	0	0	669,269	1,798,073
Medicare	0	152,183	29,685	504,498
Commercial	0	806,351	1,550	548,018
Managed Care	0	3,720,084	1,783,473	2,943,752
<u>Total</u>	<u>\$0</u>	<u>34,678,618</u>	<u>\$5,209,267</u>	<u>(\$6,851,475)</u>

Source: MCC & HWH as of 10-31-98  
Overall, all other data = MTRAC amounts dated 10-31-98 (including contributions)

REMAINING PATTERN BALANCES AT 11-30-98

(INCLUDES PENDING AMOUNTS DATED 10-31-98)

	<u>Bucks</u>	<u>SLCdis</u>	<u>EHdis</u>	<u>Total</u>
Med Assist	\$363,901	\$358,305	\$481,329	\$1,203,535
Blue Cross	534,724	2,116,185	1,347,453	3,998,362
Medicare	1,260,605	524,921	1,870,579	3,656,105
Commercial	1,284,879	886,110	1,824,334	3,995,323
Managed Care	1,027,849	1,170,791	3,278,032	5,476,672
Guard/Other	926,381	1,147,608	1,979,163	4,053,152
<u>Total</u>	<u>(\$5,398,339)</u>	<u>\$6,203,820</u>	<u>\$98,780,890</u>	<u>\$22,383,149</u>

12/18/98

DBR-RS-0066

## ALLEGHENY HEALTH, EDUCATION AND RESEARCH FOUNDATION

## MEMORANDUM

To: Gregory M. Snow, Vice President - Patient Financial Services  
 From: William Gedman, Manager - Financial Reporting *Bill*  
 Date: April 2, 1997  
 Subject: March 1997 Past Statute Writeoff

I am writing to provide you with an update pertaining to the Past Statute writeoffs completed in the month of March 1997. The total writeoff amount was \$22,517,508. Following is a summary of adjustment totals by facility. The MCC transaction code totals were verified to the March AR Transaction Summary reports, and the St. Chris and Bucks overall totals were obtained from PATCOM system reports.

**MCC**

<u>Transaction Code</u>	<u>Description</u>	<u>Amount</u>
71702	Blue Cross OP -	\$ 2,759
71703	Medicare IP	37,796
71704	Medicare OP	120,616
71705	Med Assist IP	48,067
71706	Med Assist OP	513
71707	Mgd Carc IP	13,373
71708	Mgd Care OP	3,591,690
71709	Comm IP	39,971
71710	Comm OP	532,209
		<b>\$4,386,994</b>

**St. Chris**  
 All payors **\$5,938,377** per Patcom **5/19/95,90**

**Bucks**  
 All payors **\$12,192,137** 2/97 chargeoffs **436,0972**

If you have any questions, or need additional information - please feel free to call me at x5136.

cc: Russ Laing  
 Carole Bailey  
 Lora Franz  
 Dan Thiry  
 Kim Wilkinson  
 Robin Schaffer

*MCCP*  
*71708 Mgd/act OP*

FC "C"	2400.17	80%
FC "C"	6400.00	6400
FC "C"	64178.00	520%
FC "H"	341,300.00	100%
FC "L"	41,600.00	100%
FC "S"	1,529,100	100%
FC "S"	219,300	10%
FC "S"	812,9100	100%
		<b>3,587,400</b>

## ALLEGHENY HEALTH, EDUCATION AND RESEARCH FOUNDATION

## MEMORANDUM

To: Gregory M. Snow, Vice President - Patient Financial Services  
 From: William Gedman, Manager - Financial Reporting *Bill*  
 Date: November 1, 1996  
 Subject: Status: Projected Past Statute Project

I am writing to provide you with an update pertaining to the Past Statute writeoffs completed in the month of October 1996. The following is a list of transaction codes used, dollar amounts of adjustments entered, and adjustment totals by facility. The Hahnemann totals were verified to the October AR Transaction Summary Report, and the St. Chris totals were obtained from Cash Application. The St. Chris AR Transaction Summary Report is not available to review until sometime next week.

Facility	Trans Code	Description	Amount
Hahnemann	1022321	Past Statute - MA IP - NO	\$4,958,556.51 ✓ to A/R trans
	1022323	Past Statute - MA OP - NO	<u>706,908.19</u> ✓ to A/R trans
		Total	\$5,665,464.70
St. Chris -	W021	Blue Cross - IP	\$1,368,624.49 ✓ to A/R trans Recap
	W022	Blue Cross - OP	252,220.87 ✓ " " "
	W141	Commercial - IP	391,367.54 ✓ " " "
	W142	Commercial - OP	66,129.26
	W191	HMO Other - IP	2,131,471.60 ✓
	W192	HMO Other - OP	2,719,218.49 ✓
<i>4/9/01 change diff</i>	W271	MA - IP	2,292,205.52 A/R trans 2,313,939
	W272	MA - OP	4,513,667.14
	W291	Medicare - IP	29,065.68 ✓
	W292	Medicare - OP	<u>499,725.90</u> ✓
		Total	\$14,263,696.49
		Grand Total	\$19,929,161.19

If you have any questions, or need additional information about the transactions - please feel free to call me at x5136.

cc: Carole Bailey  
 Lora Franz  
 Russ Laing  
 Jeff Tomchik  
 Kim Wilkinson

PAST STATUTE - PHASE 2

November 1996

	<u>IP</u>	<u>OP</u>	<u>TOTAL</u>	
1. St. Chris - PATCOM	540	261	1,502,072	ESCE

2. HUH

Payor

Med Assist	1,257,345	526,580	1,783,925
Blue Cross	877,686	178,425	1,056,111
Medicare	203,122	291,014	494,136
Commercial	300,246	140,178	440,424
Managed Care	4,408,288	3,002,348	7,410,636
total	7,046,687	4,138,545	11,185,232

## 4. MCP

Payor

Med Assist	3,600,533	995,526	4,596,059
Blue Cross	486,248	405,992	892,240
Medicare	n/a	n/a	n/a
Commercial	n/a	n/a	n/a
Managed Care	1,719,636	n/a	1,719,636
total	5,806,417	1,401,518	7,207,935

Grand Total

19,895,239

**facsimile**  
TRANSMITTAL

to: ROBINS.

fax #: 215-339-3239

re: PAST STAT PHASE 2

date: 12-3-96

pages: 3 , including this cover sheet

message:

GO TO BOOKBINDERS FOR DINNER (ORIGINAL)

Out of Periods

HUH \$1.8m

MCC 1.4m

EPI in m

BCC 211

SCHC 189

EPC in m

From the desk of...

BILL GEDMAN

Patient Financial Services

AHERF

320 E. North Avenue  
Pittsburgh, PA 15212

Phone: 412/330- 5136

Fax: 412/330- \_\_\_\_\_

ALLEGHENY HEALTH, EDUCATION AND RESEARCH FOUNDATION

MEMORANDUM

To: Gregory M. Snow, Vice President - Patient Financial Services  
From: William Gedman, Manager - Financial Reporting *Bill*  
Date: December 2, 1996  
Subject: Status: Past Statute Project

I am writing to provide you with an update pertaining to the Past Statute writeoffs completed in the month of November 1996. The following is a list of the dollar amounts of adjustments posted by facility. The HUH and MCC totals by payor were verified to the November AR Transaction Summary Reports, and the St. Chris total was obtained from Cash Application. The grand total for the month was \$19,895,239.

If you have any questions, or need additional information about the transactions - please feel free to call me at x5136.

cc: Carole Bailey  
Phil Brooks  
Sandy Burton  
Lora Franz  
Russ Laing  
Jeff Tomchik  
Kris Wiel  
Kim Wilkinson

**EXHIBIT 0149**

# AHERF

*Allegheny Health, Education  
and Research Foundation*

*D.L. Clark Building, 4th Floor  
Pittsburgh, Pennsylvania 15212*

## MEMORANDUM

**TO:** Russell G. Laing  
Director, Financial Reporting

**FROM:** Daniel J. Cancelmi  
Senior Director, Financial Services *JK*

**DATE:** June 10, 1997

**SUBJECT:** DVR Revenue-Response To June 3, 1997 Memo

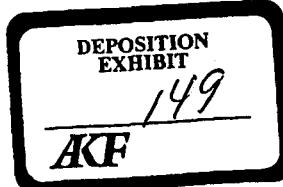
In response to your memo dated June 3, 1997, which expressed your concerns about various items in the Delaware Valley Hospitals April 1997 Financial Statement Results memo, the following information attempts to address those issues:

• **Bad Debt Expense**

During fiscal year 1997, it was decided that bad debt expense would be recorded at budgeted amounts due to the volatility resulting from growing patient receivable balances and the inconsistent methodologies among disparate calculations. At that time, a streamlined bad debt reserve methodology was developed for all the Delaware Valley Hospitals, which it was agreed would be utilized once the bad debt reserve shortfall was eliminated.

In your memo, you indicated that the cumulative shortfall in the bad debt reserve is increasing due to the lack of an adequate bad debt provision. It should be noted that steps have been taken to reduce the shortfall. A creative way was recently developed to record \$50 million of reserves on the various Graduate entities, which were subsequently transferred to the Delaware Valley hospitals (during March and April 1997) to help reduce the bad debt reserve shortfall that had increased to \$62.3 million as of March 31, 1997. Coopers & Lybrand has accepted this proposal to transfer the \$50 million of reserves from Graduate. Otherwise, we may have faced an insurmountable shortfall that C&L may not have signed off on.

In my memorandum dated May 1, 1997 to Chuck Morrison (refer to Attachment F), the current status of the bad debt reserve shortfall and the transfer of the Graduate reserves to reduce the shortfall was discussed. Once the total reserve shortfall is eliminated, bad debt expense will be recorded under the new reserve methodology.



TN RC013 02475

- **Out-of-Period Adjustments**

The presentation of the out-of-period adjustments was not intended to suggest that April 1997 net revenue was reduced by the amount of these adjustments. Rather, it is clearly noted on Attachments A-E that Medicaid adjustments may be attributable to reclasses from a MA applicant financial class, which are reserved by General Accounting and do not effect the bottom line. (Refer to Attachments A-E). In addition, a summary was provided on these attachments noting that PFSG had provided explanations for certain of the out-of-period adjustments. These explanations included issues such as UR Denials, USHC threshold issues, etc.

- **Accounts At Gross**

General Accounting is keenly aware of the cumulative amount of accounts which were at gross in prior months. However, the concern is that the accounts at gross have not decreased substantially despite the out of period adjustments we have realized to date. In fact, the accounts at gross number have increased from \$7.1 million at March 31, 1997 to \$8.3 million at April 30, 1997. This increase could be attributable to accounts previously classified as Self Pay, MA Applicant, and Commercial that have been reclassified to other payers. Self Pay, MA Applicant and Commercial financial classes are not included in the PFSG total of account balances at gross and potentially in need of adjustment; therefore, if financial class changes are made from these categories and not contractualized in the month the reclassification is made, the accounts at gross number will increase. Chuck Morrison recently inquired as to why the amount of accounts at gross increased in April. I suggested to him that one potential reason for the increase is this financial class change issue. However, I did point out that PFSG has been quite diligent in recent months in identifying and manually contractualizing the accounts.

The level of accounts at gross that needed contractualized as set forth in your March 11, 1997 memo was considered for a potential adjustment. However, due to insufficient profitability levels and available reserves, a determination was made to not manually contractualize those accounts. Hopefully, the majority of the remaining balances will be contractualized as the accounts are paid in the next several months so that a year-end audit issue does not arise. I did mention to Chuck that we will probably always have a certain level of accounts at gross even after the backlog is disposed of. An attempt to identify and manually contractualize every single account at gross is probably not cost beneficial. At some point, we should evaluate and decide what is an acceptable level on a going forward basis (i.e., a level of \$2 million of accounts at gross may be deemed acceptable).

Russ, these are certainly difficult issues to analyze and resolve and report the results thereof. I do believe the communication channels between our departments have improved tremendously over the past several months, which has resulted in a more timely identification and resolution of issues. I welcome any further suggestions you have on how to deal with and report these and any other revenue issues on a going forward basis.

If you have any questions or concerns, please contact me at your convenience.

**Attachments**

cc: David McConnell  
 Joe Dionisio  
 Chuck Morrison  
 Chuck Lisman  
 Bill Gedman  
 Robin Schaffer

TN RC013 02478

**ALLEGHENY UNIVERSITY HOSPITALS-MCP  
PRIOR MONTH OR PERIOD ALLOWANCES  
RECORDED IN APRIL 1997**

*Statement A*

TRANS CODE	DESCRIPTION	AMOUNT
71200	MEDICAID ADJUSTMENT	\$649,680
70210	MC-B ADJUSTMENT	129,616
71210	MEDICAID ADJUSTMENT	114,972
76500	UR DENIAL	91,135
73800	HMO/PPO ADJUSTMENT	79,667
70030	BC ADJUSTMENT	69,790
71010	MEDICARE ADJUSTMENT	64,885
71111	MEDICARE ADJUSTMENT - PY	51,060
73010	MANAGED MA ADJUSTMENT	50,744
73810	HMO CAP	41,733
73050	HEALTH PARTNER	32,532
71000	MEDICARE ADJUSTMENT	26,916
73830	KHPE ADJUSTMENT	26,298
74101	SELF PAY/CC	5,648
73931	KHPE ADJUSTMENT - PY	3,472
72013	POLICY ADJUSTMENT	3,374
70000	BC ADJUSTMENT	2,728
71373	OAKTREE ADJUSTMENT	(552)
72701	MCP CARE - OP	(4,740)
71220	MEDICAID OOS ADJUSTMENT	(10,102)
73200	NO FAULT ADJUST	(13,769)
73068	HEALTHPASS ADJUST	(19,212)
70803	DC33 ADJUSTMENT	(20,044)
71030	MEDICARE ADJUSTMENT	(45,947)
70121	BC ADJUSTMENT - PY	(46,555)
71311	MEDICAID ADJUSTMENT - PY	(50,353)
71703	PAST STATUTE - MA	(52,645)
<b>TOTAL</b>		<b><u>\$1,180,331</u></b>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

MA Applicants	\$524
UR denials	138
Late charges	96
Registration/financial class changes	35
USHC threshold issue	30
Other	40
<b>Total:</b>	<b><u>\$863</u></b>

\* This represents the amount of the out of periods reviewed from the total.

**ALLEGHENY UNIVERSITY HOSPITALS-MCP (EPPD)**  
**PRIOR MONTH OR PERIOD ALLOWANCES**  
**RECORDED IN APRIL 1997**

Attachment B

<u>TRANS CODE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
70300	MA ADJUSTMENT	\$549,028
73041	UR DENIAL	342,265
70803	DC33 ALLOWANCE	221,328
70100	MC ADJUSTMENT	119,056
74101	SELF/CHARITY CARE	31,878
70002	BLUE CROSS ADJUSTMENT	29,610
70430	MANAGED MA ADJUST	19,734
71881	HEALTH PARTNER ADJUSTMENT	16,023
70800	HMO/PPO ADJUSTMENT	15,156
70200	MC-B ADJUSTMENT	13,662
70000	BLUE CROSS ADJUSTMENT	7,154
70001	BLUE CROSS ADJUSTMENT	6,355
70210	MC ADJUSTMENT	2,019
70441	HEALTHPASS ADJUSTMENT	1,267
70443	MANAGED MA ADJUSTMENT	179
<b>TOTAL</b>		<b><u>\$1,374,714</u></b>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

Registration/financial class changes	\$486
UR Denials	362
MA Applicants	43
Other	16
<b>Total</b>	<b><u>\$907 *</u></b>

\*This represents the amount of the out of periods reviewed from the total.

Attachment C

ALLEHENY UNIVERSITY HOSPITALS-ELKINS PARK  
PRIOR MONTH OR PERIOD ALLOWANCES  
RECORDED IN APRIL 1997

<u>TRANS CODE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
1021109	MEDICARE ADJUSTMENT	\$118,080
1022409	CAPITATED SERVICE - DC33	79,501
1021209	PA MA ADJUSTMENT	55,247
1024309	UR DENIAL ADJUSTMENT	50,959
1021009	BLUE CROSS ADJUSTMENT	26,496
1022289	KEYSTONE ADJUSTMENT	15,633
1022329	MERCY HEALTH ADJUSTMENT	13,953
1022009	OTHER HMO/PPO ADJUSTMENT	10,497
1021509	WORKER'S COMP ADJUSTMENT	9,000
10211191	MEDICARE PART B ADJUSTMENT	6,684
1022229	HEALTH PASS ADJUSTMENT	6,449
1026090	NON-COVD LAB SERVICES	6,072
1021419	INSURANCE PROMPT PAY ADJUSTMENT	4,873
1024029	ADMIN COURTESY ADJUSTMENT	4,286
1022109	CIGNA ADJUSTMENT	3,443
1022209	HEALTH PARTNERS ADJUSTMENT	966
1021549	WORKER'S COMP PHILA ADJUSTMENT	412
1022169	GREATER ATLANTIC ADJUSTMENT	(579)
1022049	AETNA ADJUSTMENT	(4,068)
1025412	DC33 - ALLOWANCE CY	(4,085)
<b>TOTAL</b>		<b>\$403,821</b>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

Registration/financial class changes	\$184
UR denials	51
MA applicants	37
USHC threshold issue	26
<b>Total</b>	<b>\$298</b>

\* This represents the amount of the out of periods reviewed from the total.

TN RC013 02479

**ALLEHENY UNIVERSITY HOSPITALS-BUCKS COUNTY  
PRIOR MONTH OR PERIOD ALLOWANCES  
RECORDED IN APRIL 1997**

*Attachment D*

<u>TRANS CODE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
1022409	US HEALTHCARE ADJUSTMENT	\$102,096
1024309	UR DENIAL ADJUSTMENT	63,786
1021209	PA MA ADJUSTMENT	32,824
1021009	BLUE CROSS ADJUSTMENT	31,513
1022009	OTHER HMO/PPO ADJUSTMENT	14,711
1021119	MEDICARE PART B ADJUSTMENT	12,236
1022169	GREATER ATLANTIC ADJUSTMENT	10,902
1024069	AUTOMOBILE INS. ADJUSTMENT	3,404
1021509	HEALTHCARE SERVICE CK#013578	2,226
1024130	SELF PAY CHARITY CARE ADJUSTMENT	2,112
1022209	HEALTH PARTNER ADJUSTMENT	810
1021739	INSTITUTIONAL ADJUSTMENT	440
1024029	ADMIN. COURTESY ADJUSTMENT	36
1022329	MERCY HEALTH ADJUSTMENT	(711)
1022029	AETNA HEALTH PARTNERS	(775)
1022129	FIRST OHIO ADJUSTMENT	(3,967)
1022109	CIGNA ADJUSTMENT	(6,264)
1021109	MEDICARE ADJUSTMENT	(21,184)
1022289	INS PAID ALREADY - SCALLAN	(34,427)
1022049	AETNA ADJUSTMENT	(55,124)
<b>TOTAL</b>		<b><u>\$154,644</u></b>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

UR denials	\$64
USHC threshold issue	60
Registration/financial class changes	(44)
MA applicants	14
Other	27
<b>Total</b>	
	<b><u>\$121</u></b>

\* This represents the amount of the out of periods reviewed from the total.

TN RC013 02480

**ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN  
PRIOR MONTH OR PERIOD ALLOWANCES  
RECORDED IN APRIL 1997**

*Attachment E*

TRANS CODE	DESCRIPTION	AMOUNT
1022409	USHC ADJUSTMENT	\$181,663
1022329	MERCY HEALTH ADJUST	173,430
1021219	OTHER MA ADJUSTMENT	80,232
1021209	PA MA ADJUSTMENT	71,033
1022289	KHPE ADJUSTMENT	54,303
1024309	UR DENIAL	40,740
1022209	HEALTH PARTNERS	13,232
1022049	AETNA ADJUSTMENT	5,838
1022009	OTHER HMO/PPO	3,246
1024130	SELF-PAY CHARITY CARE ADJUSTMENT	2,061
1024029	ADMIN COURTESY ADJUST	500
1024189	HILL BURTON ADJUST (CHARITY CARE)	338
1025412	DC33 ADJUST-CY	175
1022169	GREATER ATLANTIC ADJUST	166
1022109	CIGNA ADJUSTMENT	(539)
1022249	HIP OF NJ ADJUSTMENT	(773)
1022229	HEALTH PASS ADJUST	(1,925)
1021009	BC ADJUSTMENT	(6,379)
1021109	MC ADJUSTMENT	(48,866)
TOTAL		<u><u>\$568,475</u></u>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

USHC threshold issue	\$104
Registration/financial class changes	97
MA applicants	95
UR denials	79
Total	<u><u>\$375</u></u> *

\* This represents the amount of the out of periods reviewed from the total.

TN RC013 02481

# AHERF

*Allegheny Health, Education and  
Research Foundation*

*D.L. Clark Building, 4th Floor  
Pittsburgh, Pennsylvania 15212*

*Attachment F*

## *Memorandum*

TO: Charles P. Morrison  
Senior Vice President, Chief Financial Officer - DV

FROM: Daniel J. Cancelmi  
Senior Director, Financial Services */K*

DATE: May 1, 1997

SUBJECT: Delaware Valley Bad Debt Reserve Shortfall

In anticipation of year-end reporting concerns related to the Delaware Valley bad debt reserve shortfall position, various adjustments to the bad debt reserve accounts were processed in March 1997 to alleviate the shortfall.

First, in March 1997, Patient Accounting personnel wrote off old outstanding past statute and PATCOM system account balances of approximately \$22.5 million. The year-to-date amount of accounts written off by Patient Accounting through March now approximates \$61.7 million. It is anticipated that an additional \$20 million of accounts will be written off in the fourth quarter. Refer to Attachment A for a summary of the year-to-date writeoffs processed by Patient Accounting.

The second set of adjustments consisted of \$25 million of reserves being transferred to the Delaware Valley hospitals in March 1997 that were initially earmarked for the Graduate hospitals. It should be noted that an additional \$25 million of Graduate reserves will be transferred to the Delaware Valley hospitals in the fourth quarter. Accordingly, by year-end Graduate reserves of \$50 million will have been transferred to the Delaware Valley hospitals.

The third set of adjustments recorded in March 1997 consisted of reclassing \$9.7 million of September 1996 patient revenue adjustments to the bad debt reserve accounts. As you may recall, these adjustments were initially recorded in September 1996 since the revenue results at that time appeared unusually low. The September adjustments were initially recorded in the balance sheet contractual allowance accounts (i.e., a debit to the contractual allowance accounts and a credit to patient revenue) and reclassified as a debit to the bad debt reserve accounts in March 1997.

Charles P. Morrison  
 May 1, 1997  
 Page 2

The following is a summary of the bad debt reserve shortfall as of March 31, 1997 before and after the impact of the aforementioned adjustments. It should be noted that the following estimated required bad debt reserve levels is predicated on the new streamlined reserve methodology that we have discussed in the past.

(\$ in 000s)

	<u>Required Bad Debt Reserve</u>	<u>Unadjusted General Ledger Bad Debt (Reserve) Debit</u>	<u>Unadjusted Shortfall</u>	<u>Unsubstantiated Revenue Reclass</u>	<u>Graduate Reserves</u>	<u>Adjusted Shortfall</u>
Bucks County	\$ (4,370)	\$ 3,772	\$ 8,142	\$ 188	\$ (3,000)	\$ 5,330
Elkins Park	(14,426)	(4,779)	9,647	1,072	(3,000)	7,719
Hahnemann	(33,458)	(19,558)	13,900	5,729	(3,000)	14,629
MCP	(21,542)	(2,624)	18,918	1,113	(8,000)	12,031
St. Christopher's	(9,711)	1,978	11,691	1,597	(6,000)	7,288
	<u>\$ (83,509)</u>	<u>\$ (21,211)</u>	<u>\$ 62,298</u>	<u>\$ 9,699</u>	<u>\$ (23,000)</u>	<u>\$ 46,997</u>

When the additional Graduate reserves are transferred to the Delaware Valley in the fourth quarter, the \$46.9 million shortfall will be reduced by \$25 million.

If you have any questions or need additional information, please contact me at your convenience.

Attachment

DJC/jaf  
 sfod@wp.dcn/memo-as/dv-shfl.mem

cc: Joe Dionisio  
 Steve Spargo  
 Greg Snow  
 Al Adamczak  
 Chuck Lisman  
 Robin Schaffer

TN RC013 02483

Analysis of Past Statute WriteoffsATTACHMENT A

Corp	Past Statute Writeoffs			Reserves on Past Statute Accounts			Net Unreserved Balances Written Off		
	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total
<b>October 1998:</b>									
Hahnemann	4,958,557	706,908	5,665,465	0	0	0	4,958,557	706,908	5,665,465
St. Chris	6,212,736	8,050,981	14,263,717	0	4,685,971	4,685,971	6,212,736	3,364,990	9,577,728
<b>Total</b>	<b>11,171,293</b>	<b>8,757,869</b>	<b>19,929,162</b>	<b>0</b>	<b>4,685,971</b>	<b>4,685,971</b>	<b>11,171,293</b>	<b>4,071,898</b>	<b>15,243,191</b>
<b>November 1998:</b>									
Hahnemann	7,046,887	4,138,545	11,185,232	60,049	199,734	259,783	6,986,638	3,938,811	10,925,449
St. Chris	590,161	260,726	850,887	0	0	0	590,161	260,726	850,887
MCP	5,806,417	1,401,518	7,207,935	0	1,021,552	1,021,552	5,806,417	379,968	6,186,383
<b>Total</b>	<b>13,443,285</b>	<b>5,800,789</b>	<b>19,244,054</b>	<b>60,049</b>	<b>1,221,286</b>	<b>1,281,335</b>	<b>13,383,216</b>	<b>4,579,503</b>	<b>17,962,719</b>
<b>March 1997:</b>									
St. Chris	2,662,312	3,276,085	5,938,377	0	0	0	2,662,312	3,276,065	5,938,377
MCP	139,207	4,247,787	4,386,994	7,994	3,587,600	3,595,594	131,213	680,187	791,400
Bucks County	4,698,508	7,493,629	12,192,137	0	4,368,872	4,368,872	4,698,508	3,124,757	7,823,265
<b>Total</b>	<b>7,500,027</b>	<b>15,017,481</b>	<b>22,517,508</b>	<b>7,994</b>	<b>7,956,472</b>	<b>7,964,466</b>	<b>7,492,033</b>	<b>7,081,009</b>	<b>14,553,042</b>
<b>TOTAL</b>	<b>32,114,585</b>	<b>29,578,139</b>	<b>61,690,724</b>	<b>68,043</b>	<b>13,863,729</b>	<b>13,931,772</b>	<b>32,048,542</b>	<b>15,712,410</b>	<b>47,758,952</b>

TNR013 02457

**EXHIBIT 0154**